

approval data may then be saved along with the file to be authenticated for future reference. Note that the transaction authentication data is again tamper-proof since any transaction authentication data not encrypted using the user's private key will not be accepted as authentic. Also, it should be apparent that if the PEAD is employed to approve only predefined transactions, the transaction data may be stored in advance within the PEAD and do not need to be received from externally by the PEAD. It is therefore intended that the following appended claims be interpreted as including all such alterations, permutations, and equivalents as fall within the true spirit and scope of the present invention.

[00125] What is claimed is:

1. A method for permitting a user to conduct a charged transaction utilizing a charge terminal of an electronic transaction system, the charge card terminal being configured to interface with a charge card for the purpose of conducting the charge card transaction, providing a merchant where the charge card transaction is to be conducted, comprising

Accepting at a charge card terminal for the merchant where the charge card transaction is to be conducted to accept the merchant card and a pin number or cellular phone number from the user conducting the charge card transaction,

Detecting the use of the merchant card at a central processing area,

In response to said detection step, utilizing the phone number or pin number to cause a call to be placed to a cellular phone of a person required to authorize the charge card transaction, sending a report of the users charge card transaction to the cellular phone, and authorizing approval of the charge card transaction back to the merchant's charge card terminal only upon approval by the authorized person.

2. A method as claimed in claim 1 wherein the merchant further enters the amount to be charged.